

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kimberly Ann Banning
Debtor

Case No. 14-05976-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 1
Total Noticed: 14

Date Rcvd: Jun 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2017.

db +Kimberly Ann Banning, 41 E. Ettwein Street, Bethlehem, PA 18018-2858
+ECMC, PO BOX 16408, St. Paul, MN 55116-0408
4634035
4590120 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: PRA.COM Jun 13 2017 19:08:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067

4634506 +EDI: BANKAMER.COM Jun 13 2017 19:08:00 Bank of America, N.A., P.O Box 5170,
Simi Valley, CA 93062-5170
4590119 +EDI: BANKAMER.COM Jun 13 2017 19:08:00 Bk Of Amer, 1800 Tapo Canyon,
Simi Valley, CA 93063-6712
4590121 +EDI: NAVIENTFKASMSERV.COM Jun 13 2017 19:08:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
4919580 EDI: PRA.COM Jun 13 2017 19:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4919581 EDI: PRA.COM Jun 13 2017 19:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4590122 EDI: AGFINANCE.COM Jun 13 2017 19:08:00 Springleaf Financial S, 601 Nw 2nd St,
Evansville, IN 47708
4590123 EDI: AGFINANCE.COM Jun 13 2017 19:08:00 Springleaf Financial S, Rr 1 Box 705,
Tannersville, PA 18372
4592626 EDI: AGFINANCE.COM Jun 13 2017 19:08:00 Springleaf Financial Services, PO Box 3251,
Evansville, IN 47731
4600356 EDI: WFFC.COM Jun 13 2017 19:08:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
4590124 +EDI: WFFC.COM Jun 13 2017 19:08:00 Wfds/wds, Po Box 1697, Winterville, NC 28590-1697
TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Jason Paul Provinzano on behalf of Debtor Kimberly Ann Banning MyLawyer@JPPLaw.com,
G17727@notify.cincompass.com
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Kimberly Ann Banning
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-05976-JJT**

Social Security number or ITIN **xxx-xx-0982**

EIN --_--_--_--

Social Security number or ITIN _--_--

EIN --_--_--_--

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly Ann Banning
aka Kimberly A Banning, aka Kimberly Banning

By the
court:



June 13, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.